

**IN THE CLAIMS**

Please amend the claims as indicated in the following listing of claims, which replaces all prior listings of claims.

Claims 1-4. (Canceled)

5. (New) A method of making payment over the internet comprising:
  - a. electronically crediting positive value from at least one pre-paid smart card into a first account to create a user account balance, wherein said first account is an individual user e-account with a third party,
  - b. debiting positive value from said first account in an amount less than or equal to said account balance, and
  - c. crediting at least a portion of said positive value to a second account.
6. (New) The payment method according to claim 5 further comprising increasing said account balance by electronically crediting said first account with additional positive value from at least one pre-paid smart card.
7. (New) The payment method according to claim 5, wherein said debiting and crediting are capable of being performed without disclosing a user's confidential information.
8. (New) The payment method according to claim 7, wherein said user's confidential information is personal or financial information.

9. (New) The payment method according to claim 8, wherein said confidential information is bank account, credit card, birth date, or social security number information.
10. (New) The payment method according to claim 5, wherein said positive value is an internet standard of value.
11. (New) The payment method according to claim 5, wherein said debiting and crediting are performed for purchasing e-stamps.
12. (New) The payment method according to claim 5 further comprising collecting country specific point-of-sale taxes and forwarding said taxes to a tax authority.
13. (New) An e-commerce payment system comprising:
  - a. at least one pre-paid smart card comprising positive value,
  - b. a first account for depositing at least a portion of said positive value from said at least one pre-paid smart card, wherein said account is a first individual user e-account on a third party server, and
  - c. a second account for depositing at least a portion of said positive value from said first account, wherein said second account is a merchant account or second individual user e-account on or linked to said third party server.
14. (New) The e-commerce payment system according to claim 13, wherein said depositing is capable of being performed without disclosing a user's confidential information.

15. (New) The e-commerce payment system according to claim 14, wherein said user's confidential information is personal or financial information.

16. (New) The e-commerce payment system according to claim 15, wherein said confidential information is bank account, credit card, birth date, or social security number information.

17. (New) The e-commerce payment system according to claim 13, wherein said positive value is an internet standard of value.

18. (New) The e-commerce payment system according to claim 13, wherein said third party server is configured to accept any national currency value and convert said national currency value to a dollar value.

19. (New) The e-commerce payment system according to claim 13, wherein said merchant account or second individual user e-account is linked to said third party server to record transactions in real time.

20. (New) A user-to-merchant e-commerce payment method comprising:

- establishing an individual user e-account with a third party,
- depositing positive value into said account from at least one pre-paid smart card,
- debiting at least a portion of said positive value from said user e-account, and
- crediting a merchant or a second user e-account with said value debited.

21. (New) The payment method according to claim 20, wherein said depositing, debiting, and crediting are capable of being performed without disclosing a user's confidential information.

22. (New) The payment method according to claim 21, wherein said user's confidential information is personal or financial information.

23. (New) The payment method according to claim 22, wherein said confidential information is bank account, credit card, birth date, or social security number information.

24. (New) The payment method according to claim 20, wherein said positive value is an internet standard of value.

25. (New) The payment method according to claim 20, wherein a user accesses said e-account by log in through a merchant website using an e-mail address as a user name, a personal identification number, and a password.